

ZIONS BANCORPORATION

| | CPP Disbursement Date 11/14/2008 | RSSD (Holding Company) 1027004 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2009 \$ millions | 2010 \$ millions | %chg from prev | | |
| Assets | \$17,860 | \$16,168 | -9.5% | | |
| Loans | \$14,046 | \$12,972 | -7.7% | | |
| Construction & development | \$1,274 | \$908 | -28.7% | | |
| Closed-end 1-4 family residential | \$1,153 | \$960 | -16.7% | | |
| Home equity | \$1,064 | \$1,052 | -1.2% | | |
| Credit card | \$110 | \$115 | 4.6% | | |
| Other consumer | \$149 | \$76 | -49.0% | | |
| Commercial & Industrial | \$2,476 | \$2,215 | -10.5% | | |
| Commercial real estate | \$6,774 | \$6,545 | -3.4% | | |
| | | | | | |
| Unused commitments | \$3,972 | \$3,920 | -1.3% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$11 | \$10 | -13.6% | | |
| Asset-backed securities | \$40 | \$0 | -99.7% | | |
| Other securities | \$1,888 | \$1,636 | -13.4% | | |
| Cash & balances due | \$696 | \$730 | 4.9% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$174 | \$216 | 23.9% | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$166 | \$235 | 41.5% | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$16,118 | \$14,419 | -10.5% | | |
| Deposits | \$13,823 | \$13,631 | -1.4% | | |
| Total other borrowings | \$1,978 | \$518 | -73.8% | | |
| FHLB advances | \$0 | \$0 | | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$1,742 | \$1,749 | 0.4% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$610 | \$24 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 8.8% | 10.4% | -- | | |
| Tier 1 risk based capital ratio | 10.1% | 11.7% | -- | | |
| Total risk based capital ratio | 11.3% | 12.9% | -- | | |
| Return on equity ¹ | 4.0% | -0.6% | -- | | |
| Return on assets ¹ | 0.4% | -0.1% | -- | | |
| Net interest margin ¹ | 4.3% | 4.6% | -- | | |
| Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}} | 51.2% | 80.7% | -- | | |
| Loss provision to net charge-offs (qtr) | 56.0% | 88.6% | -- | | |
| Net charge-offs to average loans and leases ¹ | 1.3% | 2.9% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2009 | 2010 | 2009 | 2010 | |
| Construction & development | 12.3% | 9.6% | 2.2% | 1.4% | -- |
| Closed-end 1-4 family residential | 5.9% | 4.8% | 0.8% | 0.5% | -- |
| Home equity | 0.3% | 0.5% | 0.2% | 0.3% | -- |
| Credit card | 1.5% | 1.3% | 1.6% | 1.2% | -- |
| Other consumer | 1.6% | 1.6% | 1.8% | 1.3% | -- |
| Commercial & Industrial | 2.6% | 1.9% | 0.9% | 1.3% | -- |
| Commercial real estate | 5.4% | 4.3% | 0.3% | 0.6% | -- |
| Total loans | 5.0% | 3.7% | 0.6% | 0.8% | -- |